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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/733,411	12/12/2003	Richard Michael Fenger	007131.00227	9115
71733 7590 07/29/2010 BANNER & WITCOFF, LTD ATTORNEYS FOR CLIENT NUMBER 007131 10 SOUTH WACKER DR. SUITE 3000 CHICAGO, IL 60606				
EXAMINER				
SHUMATE, PAUL W				
ART UNIT		PAPER NUMBER		
3693				
MAIL DATE		DELIVERY MODE		
07/20/2010		PAPER		

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

10/733,411

Applicant(s)

FENGER ET AL.

Examiner

PAUL SHUMATE

Art Unit

3693

Period for Reply -- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 17 March 2010.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-11 and 13-36 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-11 and 13-36 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☐ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 3) ☐ Information Disclosure Statement(s) (PTO/GS/US)
Paper No(s)/Mail Date _____
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date _____
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: _____

DETAILED ACTION

Status of Claims

1. This action is in reply to the communication filed on 03/17/2010.
2. Claims 1-4, 6-11, 13-36 are currently pending, have been examined, and stand rejected.
3. Response to Applicant's arguments can be found below.

Claim Rejections - 35 USC § 103

4. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

5. Claim(s) 1, 4, 6-11, 13-19, 22-33, 35, 36 rejected under 35 U.S.C. 103(a) as being unpatentable over Internet Archive's CheckFree Website, <http://web.archive.org/web/20000510083954/www.checkfree.com>, hereinafter CheckFree, in view of Reed, David. "Naming and Synchronization in a Decentralized

Computer System." Massachusetts Institute of Technology, 1978, hereinafter Reed, further in view of Iwase et al., U.S. Publication No. 2002/0045422.

6. As per claim(s) 1, 4, 6-11, 13-19, 22-33, 35, 36, CheckFree teaches a client/server system and method for reconciliation (see at least the section "CheckFree Reconciliation Solutions" on pages 3-4) comprising:

- receiving files of financial information (see at least page 5 paragraph(s) 4,5)
- automatically checking for receipt of the electronic files against a list of electronic files expected to be received to ascertain whether files in the list of electronic files expected have been received, ascertaining whether the files have been received on time (see at least page 2 paragraph(s) 4, page 7, paragraph(s) 2, page 10 paragraph(s) 6,7, page 16 paragraph(s) 1,4, page 17 paragraph(s) 4, and page 22 paragraph(s) 3), and if not, initiating a notification procedure (see at least page 10 paragraph(s) 10, page 17 paragraph(s) 5, and page 18 paragraph(s) 3)
- displaying status information with respect to the state of files receipt and the step of performing financial reconciliation (see at least page 5 paragraph(s) 2 and page 10 paragraph(s) 6, 7, 10)
- wherein the data are stored in the files by different business entities (see at least page 8 paragraph(s) 1,2)
- performing financial reconciliation on the data in the first and second files (see at least page 3 paragraph(s) 1, page 6 paragraph(s) 7, and page 16 paragraph(s) 1,4)

- wherein the data are stored in the files in accordance with a format expected by a system that performs the financial reconciliation (see at least page 5 paragraph(s) 6 and page 9 paragraph(s) 5,6)
- performing data matching (see at least page 3 paragraph(s) 1,3,6, page 4 paragraph(s) 1, page 5 paragraph(s) 7, and page 7 paragraph(s) 2) and further performing financial reconciliation between a file and one or more other files (see at least page 3 paragraph(s) 1, page 6 paragraph(s) 7, and page 8 paragraph(s) 2)
- maintaining a status information web page for end users to view. (specifically see at least page 10 paragraph(s) 7 and page 17 paragraph(s) 2, additionally, see page 3 paragraph(s) 6 and page 7 paragraph(s) 1)
- wherein the electronic files represent collections of financial transactions (see at least page 5 paragraph(s) 4-6 and page 6 paragraph(s) 7)
- transferring generated reports to predetermined locations (see at least page 14 paragraph(s) 1-2)

Regarding the following limitations:

- wherein different instances of the system that performs the financial reconciliation operate in conjunction with the files at the predetermined locations
- wherein versioning comprises renaming the files and appending names of the files with at least one of a date and a time stamp

7. While it could be argued that CheckFree suggests allowing different instances of the system to operate in conjunction with files in at least the bulleted list on page 22 where CheckFree teaches concurrent online and batch processing, CheckFree does not explicitly teach different instances of the system operate in conjunction with files stored at their predetermined locations. Further, CheckFree suggests versioning files in at least the bottom of page 6 where CheckFree teaches developing a complete audit trail for every transaction and every action effecting it through the master file, the history file and the purge file, and also in the paragraph beginning with "The CheckFree STORER component" on page 14 where CheckFree teaches electronically archiving reports. However, CheckFree fails to explicitly teach "wherein versioning comprises renaming the files and appending names of the files with at least one of a date and a time stamp."

8. Reed teaches an approach to synchronization of accesses to shared data objects accessed by concurrently running computations in a decentralized distributed computing system (see at least page 3 paragraphs 1 and 3, page 7 paragraph 1) where "a distributed set of application development tools can transparently share files across a network (see at least page 8 paragraph 2)" while implementing protection mechanisms "to ensure that unauthorized sharing of or tampering with data does not occur (see at least page 12 paragraph 2)." Synchronization of accesses to shared data "in NAMOS is based on a mechanism for naming states of the system and objects (see at least page 19 paragraph 4)" where each time a data file is accessed, its name is stamped with the date and time which enables data files to be concurrently accessed by several

processes independently executing computations access the same object (see at least page 47 paragraph 2 and page 60 paragraph 3).

9. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to incorporate the old and well known teachings of Reed into the large scale financial reconciliation system and method taught by CheckFree to allow multiple instances or processes of a decentralized system to concurrently access shared data by using a file naming and versioning mechanism because this increases system performance by allowing concurrent processing to be done on shared data while providing concurrency control to assure accurate database synchronization (see at least page 47 paragraph 2, page 60 paragraph 3, and page 166 paragraph 2 in Reed). This also provides for multiple versions of a file to be archived for later access if necessary while generally accessing a data file gets the most recent version by default (See at least page 21 paragraph 1 and page 25 paragraphs 3 and 4 in Reed). Modifying CheckFree to incorporate the details/features taught by Reed is also supported by the fact that CheckFree is drawn to a multi-site, multi-bank, enterprise-wide, globally large-scale mainframe system (see pages 2, 8, and 22 of CheckFree) just as Reed is similarly drawn toward large-scale, multi-computer, decentralized distributed computer systems of scale.

10. While arguably obvious, neither CheckFree nor Reed teach the following limitations:

- a file sweeper that is operable to sweep files received at the server to a plurality of other locations

- automatically sweeping files to predetermined locations

11. Iwase teaches a gateway server and internet binder which receive files and store them in a plurality of predetermined other locations (folders) according to information such as account name, folder name, etc (see at least paragraph(s) 0070, 0076, 0086). It would have been obvious at the time the invention was made to incorporate the teachings of Iwase into the teachings of CheckFree and Reed to include storing/sweeping received files to different predetermined locations/folders based on information such as account name so that files associated with one account are all stored together while groups of files for different accounts are stored separately because this provides greater ease and efficiency when having to locate and/or process a group of files all associated with a single account or user.

12. Claim(s) 2, 3, 20, 21, and 34 rejected under 35 U.S.C. 103(a) as being unpatentable over CheckFree, in view of Reed, in view of Iwase, further in view of Official Notice.

13. As per claim(s) 2, 3, 20, 21, and 34, CheckFree, Reed, and Iwase teach claims 1, 9, and 33 as shown above, but do not teach the following limitations:

- the server including a file transfer service which is consistent with the File Transfer Protocol (FTP)
- storing files in specific locations based on predetermined business relationships

- wherein the step of displaying status information comprises simultaneously displaying names of the predetermine locations, and at least one of the first and second files
- wherein the step of displaying status information comprises indicating a state of a task by highlighting at least some displayed information with predetermined colors.
- wherein the predetermined locations comprise locations on the central computer.

14. The examiner takes Official Notice that transferring files according to the File Transfer Protocol (FTP), storing related data files in similar locations, displaying various amounts of related information, and highlighting information to draw attention to it are old and well known in the arts of computer networks, databases, and/or webpage design. It would have been obvious at the time the invention was made to a person having ordinary skill in the art to modify CheckFree by incorporating such Official Notices as such technologies and/or methodologies are standard and conventional in the art.

Response to Arguments

15. Applicant's arguments filed 03/17/2010 have been considered but are not persuasive.
16. Applicant argues that Iwase fails to describe that the gateway server/internet binder stores the files at the predetermined other locations *for application of a*

reconciliation software package at the predetermined other locations. The examiner agrees that while Iwase does teach sweeping files to a plurality of locations, Iwase *alone* does teach that the files are routed to a plurality of locations *for application of a reconciliation software package at the predetermined other locations.* However, the examiner asserts that the combination of Checkfree in view of Reed and further in view of Iwase does teach or at least strongly suggest the issue limitation since Iwase teaches routing received files to various locations to allow for large scale systems and Checkfree in view of Reed teach that the received files are for application of a reconciliation software package. Further, Checkfree teaches that the reconciliation system is for large scale systems (page 2) and handles the complexities of large scale multi-site accounting operations (page 8). Therefore it would be obvious to one of ordinary skill in the art to include a system component such as a "file sweeper" as taught in Iwase which is commonly used to route files to various appropriate locations in order to allow for large scale, distributed processing, multi-site processing operations.

17. Further, Applicant argues that CheckFree teaches away from a file sweeper that is operable to sweep files received at the server to other locations as recited in claim 1 because CheckFree at page 8 describes accumulating accounts for purposes of clarifying a total financial picture, and sweeping those files to other locations would run counter to the accumulation performed in CheckFree. The examiner respectfully disagrees and points out that accumulating accounts is substantially equivalent to financial reconciliation. The sweeping of files to various locations does not mean reconciliation cannot take place, and if it did, then Applicant's claimed reconciliation

system with said included file sweeper would obviously not be enabling. The act of sweeping or routing files is used in large scale distributed systems as taught in Iwase and files are often routed to various appropriate locations so that files that need to be processed together are often located in the same location while unrelated files are located in other locations.

18. For example, a file sweeper / routing server may accept many various files from different clients and route files for each client to their own predetermined location. This would result in all the files for one client being located in a location specified for that client's files, and all the files for another client being located in another location, specified for the other client. By routing the various received files to their appropriate destinations, the reconciliation process for each client is actually simplified since all the files for each client have been separately grouped through the routing process and stored in specific locations, so a reconciliation process for each client can run on all the client's files without having to sort through unrelated files of other clients.

19. Therefore, as shown in the previous three paragraphs, the act of sweeping / routing files does not run counter to a reconciliation or account accumulation process.

20. Applicant argues that the prior art fails to teach a sidekick component configured to scan a processing status associated with the application of the reconciliation software package at the plurality of locations and to verify the creation of the at least one created report by checking for a physical file. The examiner disagrees and asserts that CheckFree teaches providing immediate information on the status of accounts associated with the application of the reconciliation software package in at least

paragraph 2 of page 5, along with providing reports that can be printed, viewed online, or sent to a file that keep management apprised of the reconciliation status at any level and can automatically notify system administrators regarding the status of jobs in at least paragraphs 7 and 10 of page 10.

21. Further, Applicant argues that the prior art fails to teach "wherein the database monitoring tool is configured to present the reconciliation results when a website lockout associated with the database monitoring tool is in a disabled state." The examiner interprets a presenting reconciliation results when a website lockout in a disabled state to mean that reconciliation results or reports are available to be viewed when the website is not in a lockout state which substantially means when the website is not in lockout mode, i.e. that it is currently accessible, then reconciliation reports are presented via the website to be viewed. CheckFree very clearly teaches that along with being printed or sent to a file, reports can also be viewed online (via a website) in at least paragraph 7 of page 10.

22. While the examiner believes that all Applicant's arguments are fully addressed and are still not persuasive, in response to Applicant's request, this Action is being made non-final to insure that a clear issue between Applicant and the examiner can be thoroughly developed and so Applicant feels this case is getting a full and fair hearing.

23. Should Applicant find the examiner's response to not be accurate, Applicant is invited to contact the examiner in order to determine a time for an interview where any outstanding issues may be resolved to help advance prosecution in the current case.

24. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Paul Shumate whose telephone number is 571-270-1830. The examiner can normally be reached on M-F 8:30 AM - 6:00 PM, EST alt Fridays off.

25. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on 571-272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

26. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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